

FILED  
11/18/22 4:21 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** ) **Bankruptcy No. 17-22147-GLT**  
 )  
Ronald S. Jones, ) **Chapter 11**  
 )  
**Debtor,** ) Related to Docket No. 243 & 258

**ORDER CONFIRMING SECOND AMENDED CHAPTER 11 PLAN OF  
REORGANIZATION DATED JUNE 30, 2022**

**AND NOW** this 18th Day of November \_\_\_\_, 2022, upon consideration of the *Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 224], as modified to provide clarification and clean up typographical errors [Doc. Nos. 236, 239, 243] (the "Plan"), filed by the Debtor, Ronald S. Jones (the "Debtor"), the *Summary of Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 225] (the "Plan Summary"), the *Second Amended Disclosure Statement to Accompany Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 226], and the *Summary of Balloting for Second Amended Chapter 11 Plan of Reorganization dated June 30, 2022* [Doc. No. 249] (the "Ballot Summary"), and after notice and hearing held before this Court on October 27, 2022 (the "Confirmation Hearing"), the Court hereby finds that:

1. Notice of the Confirmation Hearing and the opportunity of any party in interest to object to confirmation were adequate and appropriate as to all parties in interest to be affected by the Plan and the transactions contemplated therein.

2. The Balloting Summary validly and correctly sets forth the tabulation of votes, as required by the Bankruptcy Code, Bankruptcy Rules, and Local Rules.

3. The Plan was voted on by at least one Class of impaired claims that was entitled to vote pursuant to the Bankruptcy Code and the Bankruptcy Rules.

4. There are no pending objections to confirmation of the Plan that are not resolved by Stipulation whose terms are incorporated into this Order or otherwise deferred by this Order.

5. The Plan complies with all requirements for confirmation as set forth in Section 1129 of the Bankruptcy Code, in that:

- a. The Plan complies with the applicable provisions of the Bankruptcy Code;
- b. The Debtor has complied with the applicable provisions of the Bankruptcy Code;
- c. The Debtor has proposed the Plan in good faith and not by any means forbidden by law;
- d. Any payments made or to be made for services, costs, and/or expenses incurred during the administration of the Debtor's bankruptcy have been approved, or are subject to approval by the Court;
- e. The Plan complies with Section 1129(a) of the Bankruptcy Code in that at least one class of claims impaired under the Plan has accepted the Plan;
  - i. Classes 5 and 6 accepting the Plan by submitting ballots in favor of the Plan;
  - ii. Class 4 accepting the Plan by stipulation.
  - iii. Class 1 was unimpaired and not entitled to vote upon the Plan.

- f. The Plan complies with Section 1129(b) of the Bankruptcy Code in that the Plan does not discriminate unfairly, and is fair and equitable with respect to each class of claims or interest that has not accepted the Plan; and
- g. All fees payable under Section 1930 of title 28 of the United States Code have been paid, and to the extent any of the aforementioned fees are unpaid, the Plan provides for the payment of all such fees.

**IT IS NOW THEREFORE ORDERED, ADJUDGED AND DECREED THAT:**

6. The foregoing findings of fact and conclusions of law are incorporated by reference.

7. The Plan and Disclosure Statement are hereby **APPROVED** and **CONFIRMED** pursuant to the terms set forth in this Confirmation Order. The provisions of the Plan are in full force and effect as of the date of this Order, except as expressly modified herein.

8. With respect to the Objection to Confirmation filed by Freedom Mortgage Corporation, a Class 2 creditor, the Plan is modified to strike any language that confirmation of the Plan is an adjudication that the mortgage at issue is current. With respect to the dispute regarding the amount of any arrearage, the Objection is **OVERRULED** with the understanding that the dispute will be dealt with through the claims allowance process. During the pendency of the arrearage dispute until resolution, pursuant to the terms of the Plan, the Debtor shall make any payments dedicated to curing any arrearage to the Disbursing Agent which shall be held in escrow until such time that the dispute is resolved.

9. With respect to the Objection to Confirmation filed by the United States of America, a Class 4 creditor, the Plan is modified pursuant to the Stipulation between the Parties. The terms of the Stipulation are hereby incorporated into this Order by reference.

10. The Debtor, by and through its authorized representatives and counsel, shall take any and all actions necessary or appropriate to implement and consummate the Plan.

11. In accordance with the Confirmed Plan, the Reorganized Debtor is authorized and directed to make all payments under the Plan to the Disbursing Agent.

12. All creditors and parties in interest are specifically **ENJOINED** from taking any action contrary to the provisions of the Plan and/or this Order. All parties are **STAYED** from collecting any pre-petition debt(s) except as authorized by the Plan or the Bankruptcy Code pending the discharge.

13. It is further **ORDERED, ADJUDGED, and DECREED** that this Court retains jurisdiction with respect to all matters arising from or related to the implementation or interpretation of the Plan or this Order.

BY THE COURT:

  
Honorable Gregory L. Jaddonio  
United States Bankruptcy Court

In re:  
Ronald S. Jones  
Debtor

Case No. 17-22147-GLT  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 18, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:**

Recip ID	Recipient Name and Address
db	+ Ronald S. Jones, 3307 Waterford Drive, Pittsburgh, PA 15238-1151
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
aty	+ Robleto Law, PLLC, Three Gateway Center, 401 Liberty Avenue, Suite 1306, Pittsburgh, PA 15222-1004
md	+ Judith K. Fitzgerald, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
sp	+ Samuel R. Grego, Dickie, McCamey & Chilcote, P.C., Suite 400, 2 PPG Place, Pittsburgh, PA 15222-5491
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14631609	+ Citizens Bank Home Equity, P.O. Box 7000, Providence, RI 02940-7000
14631612	+ Pacific Union Financial, 8900 Freeport Parkway, Suite 150, Irving, TX 75063-2415
15454644	+ Robleto Kuruze, PLLC, 6101 Penn Avenue, Suite 201, Pittsburgh, PA 15206-3956
14631615	+ Terri Imbarlina Patak, 744 Country Club Drive, Pittsburgh, PA 15228-2604

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14631606	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 00:00:54	American Express, PO Box 1270, Newark, NJ 07101-1270
14720983	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 00:01:05	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14631607	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:01:05	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14684068	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:00:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14631608	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 18 2022 23:53:00	Citizens Bank Card Services, PO Box 42010, Providence, RI 02940-2010
15481855	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 18 2022 23:53:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
14631610	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 18 2022 23:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15449666	Email/PDF: resurgentbknofications@resurgent.com	Nov 19 2022 00:01:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14631611	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2022 23:53:00	PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
14631613	Email/Text: Bankruptcy.Notices@pnc.com	Nov 18 2022 23:53:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14721078	Email/Text: Bankruptcy.Notices@pnc.com	Nov 18 2022 23:53:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14723119	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2022 00:01:07	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: auto

Page 2 of 3

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14632244	+ Email/PDF: rmscedi@recoverycorp.com	Nov 19 2022 00:00:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15479299	Email/Text: bnc-quantum@quantum3group.com	Nov 18 2022 23:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14719681	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14631614	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:00:38	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
15081829	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 00:00:53	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14701797	Email/PDF: ebn_ais@aisinfo.com	Nov 19 2022 00:00:40	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Freedom Mortgage Corporation
cr		Terri Patak
cr		Toyota Motor Credit Corporation, as servicer for T
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15493815	*+	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Ronald S. Jones apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Aurelius P. Robleto	on behalf of Attorney Robleto Law PLLC apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

Page 3 of 3

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Donald R. Calaiaro

on behalf of Defendant Grace M. Betancourt-Jones dcalaiaro@c-vlaw.com  
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c  
om;eballa@c-vlaw.com

Donald R. Calaiaro

on behalf of Defendant Ronald S. Jones dcalaiaro@c-vlaw.com  
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.c  
om;eballa@c-vlaw.com

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om;eballa@c-vlaw.com

Glenn R. Bartifay

on behalf of Defendant Ronald S. Jones gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,  
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Jodi Hause

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David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV

Judith K. Fitzgerald

on behalf of Mediator Judith K. Fitzgerald jfitzgerald@tuckerlaw.com  
judge\_judith\_fitzgerald@yahoo.com;jrusnack@tuckerlaw.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Robert Shearer

on behalf of Trustee Robert Shearer information@robertshearer.com g33605@notify.cincompass.com

Robert Shearer

on behalf of Plaintiff Robert Shearer information@robertshearer.com g33605@notify.cincompass.com

Robert P. Wendt

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Samuel R. Grego

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Samuel R. Grego

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Samuel R. Grego

on behalf of Trustee Robert Shearer gregos@dmclaw.com rmccartney@dmclaw.com

Samuel R. Grego

on behalf of Plaintiff Robert Shearer gregos@dmclaw.com rmccartney@dmclaw.com

Samuel R. Grego

on behalf of Creditor Terri Patak gregos@dmclaw.com rmccartney@dmclaw.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 22